

## Electronic Acknowledgement Receipt

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|---|---|
| <b>EFS ID:</b>                              | 4873623   |
| <b>Application Number:</b>                  | 10714925  |
| <b>International Application Number:</b>    |   |
| <b>Confirmation Number:</b>                 | 3034  |
| <b>Title of Invention:</b>                  | METHOD FOR MANAGING A HOME EQUITY SALES PROGRAM |
| <b>First Named Inventor/Applicant Name:</b> | Nelson Schneider                                |
| <b>Customer Number:</b>                     | 20995   |
| <b>Filer:</b>                               | John R. King/Chelsea Pearsall                   |
| <b>Filer Authorized By:</b>                 | John R. King                                    |
| <b>Attorney Docket Number:</b>              | HEFI.001A                                       |
| <b>Receipt Date:</b>                        | 27-FEB-2009                                     |
| <b>Filing Date:</b>                         | 18-NOV-2003                                     |
| <b>Time Stamp:</b>                          | 15:42:06  |
| <b>Application Type:</b>                    | Utility under 35 USC 111(a)                     |

### Payment information:

|  |                               |
|--|-------------------------------|
| Submitted with Payment                   | yes                           |
| Payment Type                             | Credit Card                   |
| Payment was successfully received in RAM | \$ 1055                       |
| RAM confirmation Number                  | 1268                          |
| Deposit Account                          | 111410                        |
| Authorized User                          | KNOBBE MARTENS OLSON AND BEAR |

The Director of the USPTO is hereby authorized to charge indicated fees and credit any overpayment as follows:

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**File Listing:**

| Document Number | Document Description        | File Name              | File Size(Bytes)/ Message Digest         | Multi Part /.zip | Pages (if appl.) |
|-----------------|-----------------------------|------------------------|--|------------------|------------------|
| 1               | Issue Fee Payment (PTO-85B) | HEFI-001A_issuefee.pdf | 104068                                   | no               | 1                |
|                 |                             |                        | 5e081c918fa8df15113fb612121a316784de571a |                  |                  |

**Warnings:****Information:**

|   |                               |                        |  |    |   |
|---|-------------------------------|------------------------|--|----|---|
| 2 | Miscellaneous Incoming Letter | HEFI-001A_comments.pdf | 40603                                    | no | 1 |
|   |                               |                        | f6d3c0855cd7c3f36abebc4ad5e13c6ba1ebfc88 |    |   |

**Warnings:****Information:**

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|---|------------------------|--------------|--|----|---|
| 3 | Fee Worksheet (PTO-06) | fee-info.pdf | 31826                                    | no | 2 |
|   |                        |              | ed5e0e2fb1dd238cb78d6736dd4f7f9700e7f1d8 |    |   |

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**New Applications Under 35 U.S.C. 111**

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

**National Stage of an International Application under 35 U.S.C. 371**

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

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